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ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 222

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., November 12, 1946

Condition of National Banks in the United States on Dec. 31, 1945, June 29, 1946, and Sept. 30, 1946

[In thousands of dollars]

	Dec. 31, 1945 (5,023 banks)	June 29, 1946 (5,018 banks)	Sept. 30, 1946 (5,014 banks)
ASSETS			
Loans and discounts, including overdrafts	13,948,042	14,498,441	15,801,498
U. S. Government securities, direct obligations	51,459,960	47,465,475	45,315,509
Obligations guaranteed by U. S. Government	7,746	7,401	
Obligations of States and political subdivisions	2,341,725	2,454,265	2,670,103
Other bonds, notes, and debentures	1,656,865	1,945,946	1,971,204
Corporate stocks, including stocks of Federal Reserve banks	145,313	143,654	153,448
Total loans and securities	*69,559,651*	*66,515,182*	*65,911,762*
Cash, balances with other banks, including reserve balances, and cash items in process of collection	20,178,789	18,661,851	18,910,443
Bank premises owned, furniture and fixtures	495,105	495,932	508,404
Real estate owned other than bank premises	10,068	10,038	10,109
Investments and other assets indirectly representing bank premises or other real estate	46,384	46,916	46,376
Customers' liability on acceptances outstanding	41,943	58,049	56,899
Interest, commissions, rent, and other income earned or accrued but not collected	147,946	140,255	148,259
Other assets	55,870	64,831	65,559
Total assets	90,535,756	85,993,054	85,657,811
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	40,970,935	42,560,021	44,320,244
Time deposits of individuals, partnerships, and corporations	15,960,051	17,173,998	17,718,574
Deposits of U. S. Government and postal savings	14,163,153	7,696,306	5,076,413
Deposits of States and political subdivisions	3,487,711	4,006,759	3,939,025
Deposits of banks	9,230,786	7,816,787	7,712,905
Other deposits (certified and cashiers' checks, etc.)	1,430,311	1,240,887	1,102,473
Total deposits	85,242,947	80,494,758	79,869,634
Demand deposits	*68,858,312*	*62,859,192*	*61,651,040*
Time deposits	*16,384,635*	*17,635,566*	*18,218,594*
Bills payable, rediscounts, and other liabilities for borrowed money	77,969	24,441	45,227
Mortgages or other liens on bank premises and other real estate	89	325	339
Acceptances executed by or for account of reporting banks and outstanding	47,943	71,061	66,072
Interest, discount, rent, and other income collected but not earned	31,484	43,367	50,775
Interest, taxes, and other expenses accrued and unpaid	209,956	221,003	239,619
Other liabilities	269,631	264,522	254,817
Total liabilities	85,880,019	81,119,477	80,526,483
CAPITAL ACCOUNTS			
Capital stock (see memoranda below)	1,658,839	1,683,489	1,748,588
Surplus	2,011,403	2,100,222	2,176,630
Undivided profits	688,986	788,759	883,238
Reserves and retirement account for preferred stock	296,509	301,107	322,872
Total capital accounts	4,655,737	4,873,577	5,131,328
Total liabilities and capital accounts	90,535,756	85,993,054	85,657,811
MEMORANDA			
Par value of capital stock:			
Class A preferred stock	66,646	44,106	41,478
Class B preferred stock	3,748	3,318	3,134
Common stock	1,588,656	1,636,253	1,704,126
Total	1,659,050	1,683,677	1,748,738
Retirable value of preferred capital stock:			
Class A preferred stock	103,614	59,128	55,911
Class B preferred stock	4,939	4,466	4,282
Total	108,553	63,594	60,193
Pledged assets and securities loaned:			
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	19,229,157	14,260,418	11,698,802
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	353,866	358,046	370,137
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	109,439	107,997	106,893
Securities loaned	4,384	13,409	43,571
Total	19,696,846	14,739,870	12,219,403
Secured liabilities:			
Deposits secured by pledged assets pursuant to requirements of law	17,269,578	11,253,323	8,491,190
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	77,969	24,441	45,227
Other liabilities secured by pledged assets	10	6	6
Total	17,347,557	11,277,770	8,536,423

PRESTON DELANO,
Comptroller of the Currency.

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Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1945, June 29, 1946, and Sept. 30, 1946

[In thousands of dollars]

	Dec. 31, 1945 (5,023 banks)	June 29, 1946 (5,018 banks)	Sept. 30 1946 (5,014 banks)
Demand deposits:			
Deposits of individuals, partnerships, and corporations	40, 970, 935	42, 560, 021	44, 320, 244
Deposits of U. S. Government:			
War loan and Series E bond accounts	13, 841, 894	7, 431, 239	4, 791, 103
Other accounts	243, 036	187, 958	203, 761
Deposits of States and political subdivisions	3, 182, 679	3, 664, 746	3, 563, 693
Deposits of banks in the United States (including private banks and American branches of foreign banks)	8, 586, 132	7, 121, 558	7, 005, 857
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches)	603, 325	652, 783	663, 909
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks, sold for cash, and amounts due to Federal Reserve banks (transit account)	1, 430, 311	1, 240, 887	1, 102, 473
Total demand deposits	68, 858, 312	62, 859, 192	61, 651, 040
Time deposits:			
Deposits of individuals, partnerships, and corporations	15, 960, 051	17, 173, 998	17, 718, 574
Deposits of U. S. Government	75, 244	74, 217	78, 762
Postal savings deposits	2, 979	2, 892	2, 787
Deposits of States and political subdivisions	305, 032	342, 013	375, 332
Deposits of banks in the United States (including private banks and American branches of foreign banks)	35, 527	35, 644	35, 837
Deposits of banks in foreign countries (including balances of foreign branches of other American banks, but excluding amounts due to own foreign branches)	5, 802	6, 802	7, 302
Total time deposits	16, 384, 635	17, 635, 566	18, 218, 594
Cash, balances with other banks, including reserve balances, and cash items in process of collection:			
Cash items in process of collection, including exchanges for clearing house	3, 259, 453	3, 010, 028	3, 146, 477
Demand balances with banks in the United States (except private banks and American branches of foreign banks)	5, 418, 370	4, 342, 286	4, 243, 907
Other balances with banks in the United States (including private banks and American branches of foreign banks)	27, 318	26, 401	26, 317
Balances with banks in foreign countries (including balances with foreign branches of other American banks, but excluding amounts due from own foreign branches)	13, 984	19, 067	39, 104
Currency and coin	1, 008, 644	805, 575	957, 986
Reserve with Federal Reserve banks	10, 451, 020	10, 458, 494	10, 496, 652
Total	20, 178, 789	18, 661, 851	18, 910, 443

Condition of National Banks, by Classes, Sept. 30, 1946

[In thousands of dollars]

	Central Reserve city banks (18 banks)	Other Reserve city banks (242 banks)	Country banks (member banks) (4,748 banks)	Nonmember banks (6 banks)	Total (5,014 banks)
ASSETS					
Loans and discounts, including overdrafts	3,394,267	7,369,664	5,005,214	32,353	15,801,498
U. S. Government obligations, direct and guaranteed	8,581,511	18,173,534	18,359,932	200,532	45,315,509
Obligations of States and political subdivisions	486,365	1,075,080	1,104,704	3,954	2,670,103
Other bonds, notes, and debentures	396,634	687,548	883,938	3,084	1,971,204
Corporate stocks, including stocks of Federal Reserve banks	44,224	62,567	46,657	----------	153,448
Total loans and securities	*12,903,001*	*27,368,393*	*25,400,445*	*239,923*	*65,911,762*
Cash, balances with other banks, including reserve balances, and cash items in process of collection	3,502,325	8,193,687	7,162,397	52,034	18,910,443
Bank premises owned, furniture and fixtures	81,265	198,620	226,331	2,188	508,404
Real estate owned, other than bank premises	1,505	4,997	3,596	11	10,109
Investments and other assets indirectly representing bank premises or other real estate	347	38,911	7,117	1	46,376
Customers' liability on acceptances outstanding	28,923	25,867	2,068	41	56,899
Interest, commissions, rent, and other income earned or accrued but not collected	36,500	81,107	29,433	1,219	148,259
Other assets	10,267	31,529	23,323	440	65,559
Total assets	16,564,133	35,943,111	32,854,710	295,857	85,657,811
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	9,263,329	17,803,407	17,155,034	98,474	44,320,244
Time deposits of individuals, partnerships, and corporations	1,191,645	7,234,620	9,163,376	128,933	17,718,574
Deposits of U. S. Government and postal savings	1,262,289	2,246,735	1,529,470	37,919	5,076,413
Deposits of States and political subdivisions	346,330	1,742,635	1,837,295	12,765	3,939,025
Deposits of banks	2,690,272	4,188,779	832,535	1,319	7,712,905
Other deposits (certified and cashiers' checks, etc.)	377,854	421,706	299,781	3,132	1,102,473
Total deposits	15,131,719	33,637,882	30,817,491	282,542	79,869,634
Demand deposits	*13,917,672*	*26,159,673*	*21,420,514*	*153,181*	*61,651,040*
Time deposits	*1,214,047*	*7,478,209*	*9,396,977*	*129,361*	*18,218,594*
Bills payable, rediscounts, and other liabilities for borrowed money	----------	24,000	21,227	----------	45,227
Mortgages or other liens on bank premises and other real estate	----------	21	318	----------	339
Acceptances executed by or for account of reporting banks and outstanding	32,444	31,508	2,068	52	66,072
Interest, discount, rent and other income collected but not earned	7,530	27,519	15,714	12	50,775
Interest, taxes, and other expenses accrued and unpaid	74,066	115,921	49,183	449	239,619
Other liabilities	190,495	54,807	9,208	307	254,817
Total liabilities	15,436,254	33,891,658	30,915,209	283,362	80,526,483
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	351,475	703,118	689,445	4,550	1,748,588
Surplus	547,495	854,247	771,008	3,880	2,176,630
Undivided profits	173,722	337,496	370,629	1,391	883,238
Reserves and retirement account for preferred stock	55,187	156,592	108,419	2,674	322,872
Total capital accounts	1,127,879	2,051,453	1,939,501	12,495	5,131,328
Total liabilities and capital accounts	16,564,133	35,943,111	32,854,710	295,857	85,657,811
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	----------	19,321	22,045	112	41,478
Class B preferred stock	----------	----------	3,134	----------	3,134
Common stock	351,475	683,797	664,416	4,438	1,704,126
Total	351,475	703,118	689,595	4,550	1,748,738
Retirable value of preferred capital stock:					
Class A preferred stock	----------	22,121	33,678	112	55,911
Class B preferred stock	----------	----------	4,282	----------	4,282
Total	----------	22,121	37,960	112	60,193
Pledged assets and securities loaned:					
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	2,085,584	5,101,156	4,368,711	143,351	11,698,802
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	1,919	210,759	155,607	1,852	370,137
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	28,102	32,971	45,820	----------	106,893
Securities loaned	27,388	16,183	----------	----------	43,571
Total	2,142,993	5,361,069	4,570,138	145,203	12,219,403
Secured liabilities:					
Deposits secured by pledged assets pursuant to requirements of law	1,683,507	3,950,572	2,791,873	65,238	8,491,190
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	----------	24,000	21,227	----------	45,227
Other liabilities secured by pledged assets	----------	5	1	----------	6
Total	1,683,507	3,974,577	2,813,101	65,238	8,536,423

Condition of National Banks, by States, Sept. 30, 1946

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total
Maine	33	39,558	157,695	2,988	9,622	555	52,185	1,062	55	291		211	283	264,505
New Hampshire	51	41,985	102,056	4,466	9,048	403	46,326	1,623		50		3	175	206,135
Vermont	39	37,277	62,790	3,670	8,995	262	26,643	1,112	8	5		174	103	141,039
Massachusetts	121	775,673	1,608,776	40,170	53,187	7,254	715,040	25,330	58	231	9,139	7,177	3,114	3,245,149
Rhode Island	9	49,958	148,868	3,105	5,283	617	52,943	756	241	22	130	520	126	262,569
Connecticut	50	118,611	447,101	17,239	18,013	1,373	172,048	8,133	303		211	1,029	686	784,747
Total New England States	303	1,063,062	2,527,286	71,638	104,148	10,464	1,065,185	38,016	665	599	9,480	9,114	4,487	4,904,144
New York	393	2,712,128	7,336,185	468,619	368,969	40,762	2,782,144	86,776	1,668	1,718	25,044	27,009	9,256	13,861,278
New Jersey	217	349,604	1,438,425	81,773	81,986	3,422	404,412	19,456	341	1,431	100	4,278	1,722	2,386,950
Pennsylvania	660	1,106,942	3,895,058	154,103	432,647	25,298	1,418,039	58,983	583	534	5,475	11,779	8,399	7,117,840
Delaware	13	8,407	22,693	849	2,237	139	9,809	479	1	7		4	32	44,657
Maryland	63	92,755	478,954	4,507	14,100	1,054	173,684	4,496	54	9	293	1,275	592	771,773
District of Columbia	10	90,929	381,819	1,070	25,017	732	165,079	6,281	10			517	1,037	672,491
Total Eastern States	1,356	4,360,765	13,553,134	710,921	924,956	71,407	4,953,167	176,471	2,657	3,699	31,912	44,862	21,038	24,854,989
Virginia	131	231,676	606,421	24,649	21,755	1,714	279,917	8,814	212	726	194	1,225	1,317	1,178,620
West Virginia	76	78,942	293,820	11,160	11,142	818	134,434	4,153	75	17		122	460	535,143
North Carolina	45	96,603	247,023	15,484	2,896	552	136,806	3,173	32	42	325	452	362	503,750
South Carolina	23	69,594	226,400	10,489	7,416	383	118,076	1,939	8			373	1,202	435,880
Georgia	49	228,267	493,683	28,697	17,332	1,217	260,641	7,372	319		27	1,583	635	1,039,773
Florida	60	193,371	697,866	53,227	21,031	1,954	313,497	10,846	397	86	1	2,441	873	1,295,590
Alabama	66	157,998	420,079	60,799	14,343	1,123	217,781	6,260	21	708	554	1,175	858	881,699
Mississippi	24	30,825	115,294	18,969	1,942	306	52,791	1,449	5	18		11	119	221,729
Louisiana	33	174,880	588,354	55,999	10,730	1,734	293,550	8,498	173	1,552	1,649	2,137	1,301	1,140,557
Texas	433	1,058,892	2,115,300	132,806	31,091	5,915	1,432,239	33,898	2,252	5,286	1,150	2,726	1,731	4,823,286
Arkansas	50	60,487	205,257	23,664	9,982	544	113,677	1,877	43	30	1	226	172	415,960
Kentucky	93	104,455	336,737	17,879	15,370	988	142,902	3,499	29			644	318	622,821
Tennessee	70	270,421	595,069	64,849	17,105	2,153	337,935	9,557	151	84	280	1,617	1,008	1,300,229
Total Southern States	1,153	2,756,411	6,941,303	518,671	182,135	19,401	3,834,246	101,335	3,717	8,549	4,181	14,732	10,356	14,395,037
Ohio	238	607,803	1,675,384	124,517	72,155	5,234	674,987	26,066		222	555	4,143	1,572	3,192,638
Indiana	126	215,969	876,066	52,812	41,041	1,752	360,017	8,731	4	88	43	2,136	836	1,559,495
Illinois	369	1,584,618	4,556,080	199,482	190,152	11,237	1,855,119	27,851	742	1,006	3,408	15,996	5,577	8,451,268
Michigan	78	453,384	1,392,723	56,135	76,152	3,492	527,558	10,527	159	566		5,531	1,830	2,528,057
Wisconsin	96	160,979	936,223	19,826	37,545	1,681	310,762	8,489	3	16	85	2,493	1,513	1,479,615
Minnesota	181	364,377	1,120,928	38,052	49,737	2,562	490,050	6,787		3,975	84	4,171	527	2,081,250
Iowa	97	121,067	394,476	49,261	14,290	864	175,081	3,381	50	991	20	975	185	760,641
Missouri	81	350,220	801,134	38,942	28,801	4,455	435,427	3,948	1,473	298	266	2,142	663	1,667,769
Total Middle Western States	1,266	3,858,417	11,753,014	579,027	509,873	31,277	4,829,001	95,780	2,431	7,162	4,461	37,587	12,703	21,720,733
North Dakota	41	22,566	160,012	3,409	3,094	208	59,588	1,132				514	147	250,670
South Dakota	35	32,949	138,866	6,106	3,108	230	57,915	1,264				591	194	241,223
Nebraska	128	127,616	513,772	33,215	20,346	941	261,900	4,193			15	1,161	505	963,664
Kansas	174	113,382	481,251	20,948	23,470	919	230,990	3,841	49	148		643	587	876,228
Montana	39	26,273	170,301	3,129	2,505	253	70,577	1,618				500	36	275,192
Wyoming	26	24,604	78,187	3,670	2,759	164	45,472	622			1	106	37	155,622
Colorado	77	117,578	492,923	10,969	18,001	814	264,689	2,275	2		1	1,055	427	908,734
New Mexico	23	48,212	88,112	6,357	2,467	165	56,664	837	131			2	42	202,989
Oklahoma	199	200,843	626,719	63,997	11,377	1,585	395,472	6,555	19	1,040	580	1,243	424	1,309,854
Total Western States	742	714,023	2,750,143	151,800	87,127	5,279	1,443,267	22,337	201	1,188	597	5,815	2,399	5,184,176
Washington	39	403,849	920,001	101,409	22,338	2,019	412,086	7,823	90		439	4,473	491	1,875,018
Oregon	23	223,809	699,290	63,067	8,561	1,108	272,882	8,059	2		269	2,954	1,194	1,281,195
California	91	2,181,283	5,375,210	446,825	124,763	11,598	1,834,947	51,527	207	24,215	5,519	26,032	11,231	10,093,357
Idaho	15	49,507	217,160	4,251	1,256	266	71,509	1,360				44	550	345,903
Utah	12	59,772	140,447	8,521	520	264	59,675	1,424	30	775		11	54	271,493
Nevada	5	25,406	85,633	7,348	507	114	27,137	762				510	173	147,590
Arizona	3	72,841	152,356	2,671	1,936	251	55,307	1,322	98	188		906	443	288,319
Total Pacific States	188	3,016,467	7,590,097	634,092	159,881	15,620	2,733,543	72,277	427	25,178	6,227	34,930	14,136	14,302,875
Total United States (exclusive of possessions)	5,008	15,769,145	45,114,977	2,666,149	1,968,120	153,448	18,858,409	506,216	10,098	46,375	56,858	147,040	65,119	85,361,954
Alaska (nonmember banks)	4	4,262	12,719	200	244		11,972	123	11	1			355	29,887
The Territory of Hawaii (nonmember bank)	1	27,404	185,035	3,754	2,807		39,179	2,054			41	1,216	78	261,568
Virgin Islands of the United States (nonmember bank)	1	687	2,778		33		883	11				3	7	4,402
Total possessions (nonmember banks)	6	32,353	200,532	3,954	3,084		52,034	2,188	11	1	41	1,219	440	295,857
Total United States and possessions	5,014	15,801,498	45,315,509	2,670,103	1,971,204	153,448	18,910,443	508,404	10,109	46,376	56,899	148,259	65,559	85,657,811
New York City (central Reserve city)	8	2,245,907	5,885,405	400,639	290,951	36,304	2,346,546	66,877	1,505	197	25,989	23,925	6,748	11,330,993
Chicago (central Reserve city)	10	1,148,360	2,696,106	85,726	105,683	7,920	1,155,779	14,388		150	2,934	12,575	3,519	5,233,140
Other Reserve cities	242	7,369,664	18,173,534	1,075,080	687,548	62,567	8,193,687	198,620	4,997	38,911	25,867	81,107	31,529	35,943,111
Country banks (member banks)	4,748	5,005,214	18,359,932	1,104,704	883,938	46,657	7,162,397	226,331	3,596	7,117	2,068	29,433	23,323	32,854,710
Possessions (nonmember banks)	6	32,353	200,532	3,954	3,084		52,034	2,188	11	1	41	1,219	440	295,857

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	11	29,501	113,539	1,088	4,409	249	32,030	2,264	110		207	281	417	184,095
New Jersey, District No. 2	140	273,377	1,064,025	58,532	52,367	2,481	287,940	12,948	124	1,237	100	3,489	919	1,757,539
Kentucky, District No. 4	50	41,238	149,089	6,230	3,704	493	56,867	1,830				72	107	259,630
Pennsylvania, District No. 4	189	421,877	1,633,474	55,686	176,942	16,693	593,220	27,018	35	365	35	6,370	1,479	2,933,194
West Virginia, District No. 4	8	10,959	17,683	887	2,015	106	9,646	288				4		41,588
Louisiana, District No. 6	24	150,537	482,881	49,216	8,873	1,001	240,936	6,914	169	1,394	1,649	1,751	795	946,116
Mississippi, District No. 6	14	24,772	94,283	15,991	1,753	250	43,250	1,188	1	18		9	76	181,591
Tennessee, District No. 6	59	133,068	405,091	35,142	6,838	1,434	205,555	5,870	150	24	159	1,191	396	794,918
Indiana, District No. 7	88	177,833	752,476	46,731	34,943	1,464	308,373	6,617		88	43	2,046	667	1,331,281
Illinois, District No. 7	251	1,490,633	4,252,334	173,976	171,820	10,571	1,731,812	24,840	681	1,000	3,307	15,745	5,241	7,881,960
Michigan, District No. 7	52	438,747	1,317,339	52,938	71,700	3,330	506,830	9,685	158	566		5,510	1,798	2,408,601
Wisconsin, District No. 7	70	140,780	838,270	16,873	34,444	1,509	273,032	7,641	3	16	85	2,245	1,431	1,316,329
Missouri, District No. 10	30	132,333	350,932	16,271	14,366	2,901	214,740	1,168	454	257		629	240	734,291
New Mexico, District No. 10	7	33,624	53,594	5,196	2,356	106	29,170	615	125			2	1	124,789
Oklahoma, District No. 10	191	197,032	619,125	62,149	11,182	1,559	388,462	6,402	19	1,040	580	1,243	418	1,289,211

Condition of National Banks, by

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine	117,683	92,440	11,821	9,503	9,673	1,120	242,240
New Hampshire	114,399	42,951	11,668	10,264	6,498	1,831	187,611
Vermont	55,594	62,113	4,220	4,181	1,113	951	128,172
Massachusetts	1,723,573	501,696	238,940	167,767	298,290	31,081	2,961,347
Rhode Island	173,376	23,849	23,530	5,120	9,316	1,668	236,859
Connecticut	430,659	175,428	49,404	30,249	18,313	19,076	723,129
Total New England States	2,615,284	898,477	339,583	227,084	343,203	55,727	4,479,358
New York	7,589,849	1,565,170	987,588	287,276	1,800,597	367,514	12,597,994
New Jersey	961,122	961,298	120,333	139,300	23,278	25,912	2,231,243
Pennsylvania	3,435,975	1,804,098	350,172	228,362	536,425	46,045	6,401,077
Delaware	24,554	12,768	1,074	349	301	363	39,409
Maryland	388,552	166,500	47,682	40,212	74,308	4,069	721,323
District of Columbia	424,659	108,293	46,141	60	43,700	11,965	634,818
Total Eastern States	12,824,711	4,618,127	1,552,990	695,559	2,478,609	455,868	22,625,864
Virginia	595,886	284,862	74,559	41,309	95,819	11,453	1,103,888
West Virginia	285,020	133,778	26,931	24,893	23,358	6,567	500,547
North Carolina	296,050	85,633	31,399	36,760	21,380	6,265	477,487
South Carolina	285,960	49,318	21,236	36,020	21,056	4,505	418,095
Georgia	536,273	166,381	68,143	64,222	147,233	3,777	986,029
Florida	748,542	191,177	64,574	99,164	107,522	10,298	1,221,277
Alabama	468,972	170,553	45,442	81,590	58,070	5,076	829,703
Mississippi	111,476	43,210	12,068	22,467	20,104	757	210,082
Louisiana	578,050	184,645	54,814	101,693	158,903	7,434	1,085,539
Texas	3,019,183	367,379	232,932	270,171	626,118	40,428	4,556,211
Arkansas	248,260	55,458	15,558	29,769	41,692	2,650	393,387
Kentucky	390,454	107,190	28,424	18,895	30,152	6,028	581,143
Tennessee	609,290	258,521	63,340	77,114	207,723	10,819	1,226,807
Total Southern States	8,173,416	2,098,105	739,420	904,067	1,559,130	116,057	13,590,195
Ohio	1,537,888	831,004	217,294	188,659	173,595	36,929	2,985,369
Indiana	774,345	364,910	95,006	124,880	100,879	15,128	1,475,148
Illinois	4,343,596	1,567,455	560,155	399,269	995,055	62,309	7,927,839
Michigan	1,154,649	775,837	174,663	117,122	137,145	22,856	2,382,272
Wisconsin	614,002	471,526	105,911	62,858	121,333	15,941	1,391,571
Minnesota	866,568	461,144	143,528	113,535	346,701	20,957	1,952,433
Iowa	358,339	139,190	49,907	71,668	98,183	4,404	721,691
Missouri	826,693	208,954	92,067	42,850	388,675	12,043	1,571,282
Total Middle Western States	10,476,080	4,820,020	1,438,531	1,120,841	2,361,566	190,567	20,407,605
North Dakota	153,884	54,594	11,801	5,547	12,685	1,742	240,253
South Dakota	148,848	41,328	11,720	16,624	10,278	1,500	230,298
Nebraska	543,866	100,321	55,878	35,013	172,866	7,116	915,060
Kansas	545,823	73,919	41,562	79,227	86,216	7,108	833,855
Montana	173,173	47,677	10,705	15,552	13,090	2,845	263,042
Wyoming	90,981	28,578	5,348	11,161	9,247	1,958	147,273
Colorado	532,745	167,539	43,001	29,334	86,265	7,024	865,908
New Mexico	123,899	29,229	7,741	22,058	9,512	2,409	194,848
Oklahoma	788,955	83,555	68,388	127,858	148,876	14,272	1,231,904
Total Western States	3,102,174	626,740	256,144	342,374	549,035	45,974	4,922,441
Washington	972,375	470,295	124,860	109,328	89,422	22,750	1,789,030
Oregon	704,016	335,757	69,982	52,968	38,786	17,677	1,219,186
California	4,730,805	3,492,474	482,087	399,574	256,582	183,542	9,545,064
Idaho	218,740	73,662	10,759	22,453	5,593	2,231	333,438
Utah	146,510	58,973	8,861	16,138	25,441	1,785	257,708
Nevada	75,542	42,775	5,216	12,724	1,650	2,619	140,526
Arizona	182,117	54,236	10,061	23,150	2,569	4,544	276,677
Total Pacific States	7,030,105	4,528,172	711,826	636,335	420,043	235,148	13,561,629
Total United States (exclusive of possessions)	44,221,770	17,589,641	5,038,494	3,926,260	7,711,586	1,099,341	79,587,092
Alaska (nonmember banks)	17,903	6,765	2,691	568	90	352	28,369
The Territory of Hawaii (nonmember bank)	79,461	120,539	35,057	11,125	1,179	2,775	250,136
Virgin Islands of the United States (nonmember bank)	1,110	1,629	171	1,072	50	5	4,037
Total possessions (nonmember banks)	98,474	128,933	37,919	12,765	1,319	3,132	282,542
Total United States and possessions	44,320,244	17,718,574	5,076,413	3,939,025	7,712,905	1,102,473	79,869,634
New York City (central Reserve city)	6,578,905	573,192	857,732	123,348	1,785,799	345,481	10,264,457
Chicago (central Reserve city)	2,684,424	618,453	404,557	222,982	904,473	32,373	4,867,262
Other Reserve cities	17,803,407	7,234,620	2,246,735	1,742,635	4,188,779	421,706	33,637,882
Country banks (member banks)	17,155,034	9,163,376	1,529,470	1,837,295	832,535	299,781	30,817,491
Possessions (nonmember banks)	98,474	128,933	37,919	12,765	1,319	3,132	282,542

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2	94,485	52,328	11,448	5,972	3,110	4,699	172,042
New Jersey, District No. 2	668,217	755,564	93,159	84,911	21,549	20,580	1,643,980
Kentucky, District No. 4	165,600	53,430	9,802	9,527	2,360	1,518	242,237
Pennsylvania, District No. 4	1,527,378	615,803	139,777	75,194	222,554	12,988	2,593,694
West Virginia, District No. 4	18,450	12,919	2,690	1,166	924	264	36,413
Louisiana, District No. 6	461,104	155,520	46,081	94,972	137,337	4,967	899,981
Mississippi, District No. 6	83,534	39,208	10,501	18,715	19,509	675	172,142
Tennessee, District No. 6	367,699	171,480	42,769	47,936	116,341	5,497	751,722
Indiana, District No. 7	659,378	306,029	82,641	111,173	87,621	13,287	1,260,129
Illinois, District No. 7	4,084,699	1,429,317	536,360	347,034	933,581	59,558	7,390,549
Michigan, District No. 7	1,115,237	716,122	169,853	110,357	136,822	22,096	2,270,487
Wisconsin, District No. 7	544,620	405,077	97,663	57,005	117,019	14,815	1,236,199
Missouri, District No. 10	343,996	64,794	32,498	10,440	242,963	6,237	700,928
New Mexico, District No. 10	62,164	24,577	5,642	17,008	8,445	1,645	119,481
Oklahoma, District No. 10	775,214	82,224	67,663	124,915	148,490	13,967	1,212,473

States, Sept. 30, 1946—Continued

LIABILITIES—Continued

[In thousands of dollars]

Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Total liabilities, excluding capital accounts	Location
350			102	453	71	243,216	Maine.
500			42	130	54	188,337	New Hampshire.
100			255	93	98	128,718	Vermont.
2,080		10,737	2,408	13,087	13,171	3,002,830	Massachusetts.
		130	143	1,035	67	238,234	Rhode Island.
2,600		211	582	3,018	303	729,843	Connecticut.
5,630		11,078	3,532	17,816	13,764	4,531,178	Total New England States.
5,760	10	29,526	8,514	57,175	187,866	12,886,845	New York.
950		100	1,551	4,552	567	2,238,963	New Jersey.
1,807		6,948	3,076	20,446	3,064	6,436,418	Pennsylvania.
				1	8	39,418	Delaware.
100		293	97	789	757	723,359	Maryland.
			141	1,663	3,948	640,570	District of Columbia.
8,617	10	36,867	13,379	84,626	196,210	22,965,573	Total Eastern States.
685	18	194	658	2,486	228	1,108,157	Virginia.
470			115	658	245	502,03[illegible]	West Virginia.
900		325	491	648	9	479,860	North Carolina.
			207	832	60	419,194	South Carolina.
		27	1,080	2,831	457	990,424	Georgia.
3,800		1	719	3,983	221	1,230,001	Florida.
300	250	554	587	1,925	404	833,723	Alabama.
			26	360	6	210,474	Mississippi.
		1,978	343	2,366	658	1,090,884	Louisiana.
		1,150	665	8,838	1,382	4,568,246	Texas.
		1	224	361	26	393,999	Arkansas.
3,750			237	983	199	586,312	Kentucky.
		280	1,389	2,600	503	1,231,579	Tennessee.
9,905	268	4,510	6,741	28,871	4,398	13,644,888	Total Southern States.
800		555	1,216	7,351	1,547	2,996,838	Ohio.
		43	626	2,198	235	1,478,250	Indiana.
1,370		3,458	4,149	27,831	5,337	7,969,984	Illionois.
		18	2,664	8,438	129	2,393,521	Michigan.
2,000		85	434	3,561	109	1,397,760	Wisconsin.
4,000		84	3,093	6,047	579	1,966,236	Minnesota.
		20	334	819	45	722,909	Iowa.
8,810		390	693	3,398	528	1,585,101	Missouri.
16,980		4,653	13,209	59,643	8,509	20,510,599	Total Middle Western States.
			73	507	16	240,849	North Dakota.
	33		81	461	25	230,898	South Dakota.
2,250		15	216	1,559	73	919,173	Nebraska.
	7		264	1,166	89	835,381	Kansas.
			83	443	7	263,575	Montana.
195		1	106	83	19	147,677	Wyoming.
200		1	139	1,491	76	867,815	Colorado.
			33	1	130	195,012	New Mexico.
		580	367	2,291	261	1,235,403	Oklahoma.
2,645	40	597	1,362	8,002	696	4,935,783	Total Western States.
		468	846	4,633	1,932	1,796,909	Washington.
		269	337	4,155	2,292	1,226,239	Oregon.
450		7,578	10,474	28,820	25,756	9,618,142	California.
			53	591	81	334,163	Idaho.
1,000	21		98	718	25	259,570	Utah.
			58	571	827	141,982	Nevada.
			674	724	20	278,095	Arizona.
1,450	21	8,315	12,540	40,212	30,933	13,655,100	Total Pacific States.
45,227	339	66,020	50,763	239,170	254,510	80,243,121	Total United States (exclusive of possessions).
					2	28,371	Alaska (nonmember banks).
		41	10	436	285	250,908	The Territory of Hawaii (nonmember bank).
		11	2	13	20	4,083	Virgin Islands of the United States (nonmember bank).
		52	12	449	307	283,362	Total possessions (nonmember banks).
45,227	339	66,072	50,775	239,619	254,817	80,526,483	Total United States and possessions.
		29,460	5,094	52,011	186,575	10,537,597	New York City (central Reserve city).
		2,984	2,436	22,055	3,920	4,898,657	Chicago (central Reserve city).
24,000	21	31,508	27,519	115,921	54,807	33,891,658	Other Reserve cities.
21,227	318	2,068	15,714	49,183	9,208	30,915,209	Country banks (member banks).
		52	12	449	307	283,362	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

		207	159	599	28	173,035	Connecticut, District No. 2.
800		100	1,174	4,016	392	1,650,462	New Jersey, District No. 2.
250			3	216	112	242,818	Kentucky, District No. 4.
237		35	1,216	10,664	756	2,606,602	Pennsylvania, District No. 4.
470				139	16	37,038	West Virginia, District No. 4.
		1,978	286	1,977	240	904,462	Louisiana, District No. 6.
			26	355	1	172,524	Mississippi, District No. 6.
		159	836	1,314	86	754,117	Tennessee, District No. 6.
		43	480	2,114	201	1,262,967	Indiana, District No. 7.
1,370		3,357	4,034	27,180	5,251	7,431,741	Illinois, District No. 7.
		18	2,648	8,252	126	2,281,531	Michigan, District No. 7.
2,000		85	377	3,325	104	1,242,090	Wisconsin, District No. 7.
			392	800	22	702,142	Missouri, District No. 10.
			31		105	119,617	New Mexico, District No. 10.
		580	367	2,289	260	1,215,969	Oklahoma, District No. 10.

Condition of National Banks, by States, Sept. 30, 1946—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine	7,715	8,383	4,042	1,149	21,289	264,505			7,715	7,715
New Hampshire	5,686	7,327	3,882	903	17,798	206,135	16		5,670	5,686
Vermont	4,609	4,052	2,447	1,213	12,321	141,039	43	106	4,460	4,609
Massachusetts	74,052	109,183	40,287	18,797	242,319	3,245,149	504		73,548	74,052
Rhode Island	9,445	10,820	3,838	232	24,335	262,569			9,445	9,445
Connecticut	20,898	21,543	8,819	3,644	54,904	784,747	830		20,068	20,898
Total New England States	122,405	161,308	63,315	25,938	372,966	4,904,144	1,393	106	120,906	122,405
New York	284,461	483,754	171,401	34,817	974,433	13,861,278	4,568	1,009	279,034	284,611
New Jersey	56,250	54,732	24,700	12,305	147,987	2,386,950	6,588	1,447	48,215	56,250
Pennsylvania	217,236	323,565	101,144	39,477	681,422	7,117,840	1,105	150	215,981	217,236
Delaware	1,619	2,778	732	110	5,239	44,657	25		1,594	1,619
Maryland	14,245	20,574	8,134	5,461	48,414	771,773	100		14,145	14,245
District of Columbia	10,850	13,100	6,745	1,226	31,921	672,491			10,850	10,850
Total Eastern States	584,661	898,503	312,856	93,396	1,889,416	24,854,989	12,386	2,606	569,819	584,811
Virginia	25,196	27,827	13,323	4,117	70,463	1,178,620	270		24,926	25,196
West Virginia	12,220	13,437	5,841	1,610	33,108	535,143	48		12,172	12,220
North Carolina	7,869	10,550	4,214	1,257	23,890	503,750			7,869	7,869
South Carolina	5,850	6,647	3,019	1,170	16,686	435,880			5,850	5,850
Georgia	17,497	18,690	8,291	4,871	49,349	1,039,773	50		17,447	17,497
Florida	24,350	29,730	8,352	3,157	65,589	1,295,590			24,350	24,350
Alabama	16,082	19,553	8,120	4,221	47,976	881,699	240		15,842	16,082
Mississippi	4,569	5,005	1,301	380	11,255	221,729	509	50	4,010	4,569
Louisiana	16,770	22,889	8,549	1,465	49,673	1,140,557	658		16,112	16,770
Texas	97,748	98,274	45,942	13,076	255,040	4,823,286	1,477		96,271	97,748
Arkansas	7,000	9,364	4,713	884	21,961	415,960	69	155	6,776	7,000
Kentucky	13,520	16,322	5,313	1,354	36,509	622,821	505		13,015	13,520
Tennessee	23,279	31,659	10,938	2,774	68,650	1,300,229	599		22,680	23,279
Total Southern States	271,950	309,947	127,916	40,336	750,149	14,395,037	4,425	205	267,320	271,950
Ohio	76,275	79,179	27,121	13,225	195,800	3,192,638	5,692		70,583	76,275
Indiana	26,829	30,994	19,321	4,101	81,245	1,559,495	964	75	25,790	26,829
Illinois	183,581	185,507	65,691	46,505	481,284	8,451,268	693	20	182,868	183,581
Michigan	46,142	54,675	19,434	14,285	134,536	2,528,057	10,332	60	35,750	46,142
Wisconsin	26,965	28,357	16,657	9,876	81,855	1,479,615	256	25	26,684	26,965
Minnesota	37,091	48,555	18,839	10,529	115,014	2,081,250	1,224	25	35,842	37,091
Iowa	12,749	15,781	6,599	2,603	37,732	760,641	30		12,719	12,749
Missouri	30,657	28,190	20,564	3,257	82,668	1,667,769			30,657	30,657
Total Middle Western States	440,289	471,238	194,226	104,381	1,210,134	21,720,733	19,191	205	420,893	440,289
North Dakota	3,443	3,443	2,128	807	9,821	250,670			3,443	3,443
South Dakota	3,663	4,004	1,704	954	10,325	241,223	100		3,563	3,663
Nebraska	16,090	15,086	9,061	4,254	44,491	963,664	39		16,051	16,090
Kansas	15,440	15,324	8,844	1,239	40,847	876,228	60		15,380	15,440
Montana	4,555	3,858	2,797	407	11,617	275,192	60		4,495	4,555
Wyoming	2,400	3,096	2,029	420	7,945	155,622	90		2,310	2,400
Colorado	11,504	15,540	10,377	3,498	40,919	908,734	129		11,375	11,504
New Mexico	2,941	2,661	853	1,522	7,977	202,989	175		2,766	2,941
Oklahoma	24,722	28,102	17,337	4,290	74,451	1,309,854			24,722	24,722
Total Western States	84,758	91,114	55,130	17,391	248,393	5,184,176	653		84,105	84,758
Washington	24,830	27,004	14,882	11,393	78,109	1,875,018	685	12	24,133	24,830
Oregon	14,315	22,655	13,749	4,237	54,956	1,281,195			14,315	14,315
California	186,060	176,282	92,901	19,972	475,215	10,093,357	1,928		184,132	186,060
Idaho	4,685	4,211	1,683	1,161	11,740	345,903	5		4,680	4,685
Utah	3,975	4,406	2,125	1,417	11,923	271,493			3,975	3,975
Nevada	1,810	2,000	1,773	25	5,608	147,590			1,810	1,810
Arizona	4,300	4,082	1,291	551	10,224	288,319	700		3,600	4,300
Total Pacific States	239,975	240,640	128,404	38,756	647,775	14,302,875	3,318	12	236,645	239,975
Total United States (exclusive of possessions)	1,744,038	2,172,750	881,847	320,198	5,118,833	85,361,954	41,366	3,134	1,699,688	1,744,188
Alaska (nonmember banks)	400	750	280	86	1,516	29,887			400	400
The Territory of Hawaii (nonmember bank)	4,000	3,100	1,075	2,485	10,660	261,568			4,000	4,000
Virgin Islands of the United States (nonmember bank)	150	30	36	103	319	4,402	112		38	150
Total possessions (nonmember banks)	4,550	3,880	1,391	2,674	12,495	295,857	112		4,438	4,550
Total United States and possessions	1,748,588	2,176,630	883,238	322,872	5,131,328	85,657,811	41,478	3,134	1,704,126	1,748,738
New York City (central Reserve city)	220,625	414,375	135,188	23,208	793,396	11,330,993			220,625	220,625
Chicago (central Reserve city)	130,850	133,120	38,534	31,979	334,483	5,233,140			130,850	130,850
Other Reserve cities	703,118	854,247	337,496	156,592	2,051,453	35,943,111	19,321		683,797	703,118
Country banks (member banks)	689,445	771,008	370,629	108,419	1,939,501	32,854,710	22,045	3,134	664,416	689,595
Possessions (nonmember banks)	4,550	3,880	1,391	2,674	12,495	295,857	112		4,438	4,550

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	4,423	3,850	1,577	1,210	11,060	184,095	830		3,593	4,423
New Jersey, District No. 2	40,694	40,797	17,538	8,048	107,077	1,757,539	4,151	702	35,841	40,694
Kentucky, District No. 4	6,085	7,449	2,814	464	16,812	259,630			6,085	6,085
Pennsylvania, District No. 4	106,918	158,130	34,662	26,882	326,592	2,933,194	125		106,793	106,918
West Virginia, District No. 4	1,640	1,790	793	327	4,550	41,588			1,640	1,640
Louisiana, District No. 6	13,860	18,829	7,568	1,397	41,654	946,116	658		13,202	13,860
Mississippi, District No. 6	3,654	4,041	1,038	334	9,067	181,591	489	50	3,115	3,654
Tennessee, District No. 6	15,012	18,000	6,159	1,630	40,801	794,918	599		14,413	15,012
Indiana, District No. 7	21,874	26,767	16,446	3,227	68,314	1,331,281	389		21,485	21,874
Illinois, District No. 7	173,145	174,038	58,684	44,352	450,219	7,881,960	500	15	172,630	173,145
Michigan, District No. 7	43,354	52,049	17,768	13,899	127,070	2,408,601	10,332	50	32,972	43,354
Wisconsin, District No. 7	23,995	25,604	15,395	9,245	74,239	1,316,329	169		23,826	23,995
Missouri, District No. 10	10,740	11,815	8,189	1,405	32,149	734,291			10,740	10,740
Mew Mexico, District No. 10	2,026	1,596	437	1,113	5,172	124,789	175		1,851	2,026
Oklahoma, District No. 10	24,272	27,697	17,058	4,215	73,242	1,289,211			24,272	24,272

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, By States, Sept. 30, 1946

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine	6,891	14,448	37	130	5,192	25,487	52,185
New Hampshire	7,277	12,842	3	11	4,906	21,287	46,326
Vermont	3,772	6,649	20	27	2,300	13,875	26,643
Massachusetts	160,196	78,711	646	10,626	49,565	415,296	715,040
Rhode Island	4,464	13,433	209	228	5,306	29,303	52,943
Connecticut	35,445	55,747	160	34	15,160	65,502	172,048
Total New England States	218,045	181,830	1,075	11,056	82,429	570,750	1,065,185
New York	672,957	119,030	355	13,655	78,248	1,897,899	2,782,144
New Jersey	36,212	113,686	333	4	35,190	218,987	404,412
Pennsylvania	178,149	308,560	744	2,294	97,716	830,576	1,418,039
Delaware	687	3,413			882	4,827	9,809
Maryland	32,397	35,317	2	27	10,863	95,078	173,684
District of Columbia	22,063	29,947	1	69	13,181	99,818	165,079
Total Eastern States	942,465	609,953	1,435	16,049	236,080	3,147,185	4,953,167
Virginia	44,889	80,842	309		22,115	131,762	279,917
West Virginia	11,053	54,168	55		12,385	56,773	134,434
North Carolina	17,707	49,919	20		11,803	57,357	136,806
South Carolina	16,559	51,703	457		8,010	41,347	118,076
Georgia	53,010	57,902	236		12,346	137,147	260,641
Florida	32,638	108,922	348	46	21,388	150,155	313,497
Alabama	14,438	75,008	646	279	14,633	112,777	217,781
Mississippi	3,483	22,778			3,700	22,830	52,791
Louisiana	51,589	71,977	460	28	13,084	156,412	293,550
Texas	156,307	566,242	2,168	995	54,924	651,603	1,432,239
Arkansas	9,720	48,790	64		5,385	49,718	113,677
Kentucky	11,542	46,359	250		10,014	74,737	142,902
Tennessee	33,147	117,308	1,513	33	19,310	166,624	337,935
Total Southern States	456,082	1,351,918	6,526	1,381	209,097	1,809,242	3,834,246
Ohio	109,454	155,724	1,147	295	46,351	362,016	674,987
Indiana	40,567	114,524	437	57	26,090	178,342	360,017
Illinois	355,820	346,768	1,660	2,863	65,828	1,082,180	1,855,119
Michigan	89,964	107,358	358	1,510	38,037	290,331	527,558
Wisconsin	45,107	92,208	85	21	15,106	158,235	310,762
Minnesota	100,037	132,635	425	1,152	16,360	239,441	490,050
Iowa	21,068	57,707			9,809	86,497	175,081
Missouri	88,263	115,442	1,060	47	12,924	217,691	435,427
Total Middle Western States	850,280	1,122,366	5,172	5,945	230,505	2,614,733	4,829,001
North Dakota	3,911	26,430	4	43	2,476	26,724	59,588
South Dakota	3,564	25,227			2,746	26,378	57,915
Nebraska	42,791	83,101	270		7,255	128,483	261,900
Kansas	9,626	102,450	308		8,548	110,058	230,990
Montana	6,580	25,497	163	35	3,425	34,877	70,577
Wyoming	2,412	24,182			2,613	16,265	45,472
Colorado	30,972	101,039	3,645	20	9,282	119,731	264,689
New Mexico	1,722	27,390	150		3,438	23,964	56,664
Oklahoma	26,874	183,417	1,906		13,141	170,134	395,472
Total Western States	128,452	598,733	6,446	98	52,924	656,614	1,443,267
Washington	80,351	80,204	881	453	24,879	225,318	412,086
Oregon	57,782	39,057	369	118	15,499	160,057	272,882
California	378,006	203,449	3,839	3,239	74,905	1,171,509	1,834,947
Idaho	6,377	23,248	253		4,598	37,033	71,509
Utah	13,676	9,631			2,283	34,085	59,675
Nevada	3,102	4,887	75		2,803	16,270	27,137
Arizona	5,718	14,435		676	4,873	29,605	55,307
Total Pacific States	545,012	374,911	5,417	4,486	129,840	1,673,877	2,733,543
Total United States (exclusive of possessions)	3,140,336	4,239,711	26,071	39,015	940,875	10,472,401	18,858,409
Alaska (nonmember banks)	464	310	116	48	2,208	[1] 8,826	11,972
The Territory of Hawaii (nonmember bank)	5,671	3,578	130	40	14,636	[1] 15,124	39,179
Virgin Islands of the United States (nonmember bank)	6	308		1	267	[1] 301	883
Total possessions (nonmember banks)	6,141	4,196	246	89	17,111	[1] 24,251	52,034
Total United States and possessions	3,146,477	4,243,907	26,317	39,104	957,986	10,496,652	18,910,443
New York City (central Reserve city	624,798	12,054	250	13,338	39,123	1,656,983	2,346,546
Chicago (central Reserve city)	284,654	115,918	1,152	2,842	17,197	734,016	1,155,779
Other Reserve cities	1,724,527	1,329,009	13,120	20,017	343,616	4,763,398	8,193,687
Country banks (member banks)	506,357	2,782,730	11,549	2,818	540,939	3,318,004	7,162,397
Possessions (nonmember banks)	6,141	4,196	246	89	17,111	[1] 24,251	52,034

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, Etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2	6,478	6,489		9	3,329	15,725	32,030
New Jersey, District No. 2	27,935	81,197	293	4	22,902	155,609	287,940
Kentucky, District No. 4	1,923	21,657	250		4,869	28,168	56,867
Pennsylvania, District No. 4	65,610	127,740	406	252	40,024	359,188	593,220
West Virginia, District No. 4	1,128	3,486	30		1,061	3,941	9,646
Louisiana, District No. 6	44,486	50,007	460	28	10,037	135,918	240,936
Mississippi, District No. 6	3,252	18,798			2,905	18,295	43,250
Tennessee, District No. 6	12,312	82,217	1,481		13,026	96,519	205,555
Indiana, District No. 7	37,125	92,365	434	57	21,464	156,928	308,373
Illinois, District No. 7	340,835	301,758	1,651	2,863	58,860	1,025,845	1,731,812
Michigan, District No. 7	88,785	100,341	328	1,509	36,172	279,695	506,830
Wisconsin, District No. 7	43,202	74,114	58	21	12,805	142,832	273,032
Missouri, District No. 10	42,705	68,619	1,040	7	5,176	97,193	214,740
New Mexico, District No. 10	1,321	11,043	150		2,325	14,331	29,170
Oklahoma, District No. 10	26,772	179,208	1,891		12,722	167,869	388,462

[1] Reserve with approved national banking associations.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits							
	Individuals, partnerships, and corporations	U. S. Government		States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc.[1]	Total
		War loan and Series E bond accounts	Other accounts					
Maine	117,683	10,592	679	9,296	9,665	3	1,120	149,038
New Hampshire	114,399	10,390	946	10,175	6,498		1,831	144,239
Vermont	55,594	3,720	316	3,878	1,113		951	65,572
Massachusetts	1,723,573	232,074	2,585	167,325	275,663	22,582	31,081	2,454,883
Rhode Island	173,376	22,233	962	5,118	8,242	774	1,668	212,373
Connecticut	430,659	46,946	1,341	30,175	18,313		19,076	546,510
Total New England States	2,615,284	325,955	6,829	225,967	319,494	23,359	55,727	3,572,615
New York	7,589,849	937,577	44,121	270,522	1,255,277	537,286	367,514	11,002,146
New Jersey	961,122	111,484	6,579	135,591	23,231	14	25,912	1,263,933
Pennsylvania	3,435,975	339,501	7,540	153,910	520,783	12,024	46,045	4,515,778
Delaware	24,554	919	155	340	301		363	26,632
Maryland	388,552	44,200	1,859	39,338	70,663	355	4,069	549,036
District of Columbia	424,659	42,255	3,861	60	39,936	3,764	11,965	526,500
Total Eastern States	12,824,711	1,475,936	64,115	599,761	1,910,191	553,443	455,868	17,884,025
Virginia	595,886	63,203	5,345	34,557	94,900		11,453	805,344
West Virginia	285,020	24,233	1,004	24,596	23,029		6,567	364,449
North Carolina	296,050	28,451	912	36,654	21,339		6,265	389,671
South Carolina	285,960	19,267	1,887	35,439	20,746		4,505	367,804
Georgia	536,273	64,227	2,014	64,162	147,089	27	3,777	817,569
Florida	748,542	60,056	3,007	85,969	103,357	2,165	10,298	1,013,394
Alabama	468,972	43,061	1,751	81,422	56,765	440	5,076	657,487
Mississippi	111,476	9,358	1,325	22,467	20,099		757	165,482
Louisiana	578,050	53,418	1,221	97,467	150,313	8,590	7,434	896,493
Texas	3,019,183	219,198	6,595	233,665	620,438	4,773	40,428	4,144,280
Arkansas	248,260	14,721	809	29,620	41,612		2,650	337,672
Kentucky	390,454	25,747	1,460	18,226	30,082		6,028	471,997
Tennessee	609,290	57,884	1,399	76,553	202,880	2	10,819	958,827
Total Southern States	8,173,416	682,824	28,729	840,797	1,532,649	15,997	116,057	11,390,469
Ohio	1,537,888	212,471	4,420	143,219	168,915	2,101	36,929	2,105,943
Indiana	774,345	89,890	2,736	124,855	97,029	87	15,128	1,104,070
Illinois	4,343,596	551,354	6,381	340,949	972,075	22,980	62,309	6,299,644
Michigan	1,154,649	167,452	3,253	113,786	132,433	4,036	22,856	1,598,465
Wisconsin	614,002	101,395	3,421	62,202	120,547	361	15,941	917,869
Minnesota	866,568	141,307	1,426	111,952	343,396	2,339	20,957	1,487,945
Iowa	358,339	46,104	1,388	71,645	98,183		4,404	580,063
Missouri	826,693	90,150	687	38,916	387,188	1,482	12,043	1,357,159
Total Middle Western States	10,476,080	1,400,123	23,712	1,007,524	2,319,766	33,386	190,567	15,451,158
North Dakota	153,884	11,203	593	5,339	12,685		1,742	185,446
South Dakota	148,848	10,641	1,026	16,109	10,278		1,500	188,402
Nebraska	543,866	54,961	771	34,998	172,848	8	7,116	814,568
Kansas	545,823	37,186	2,774	79,221	86,098		7,108	758,210
Montana	173,173	10,361	337	15,315	13,085		2,845	215,116
Wyoming	90,981	4,661	520	11,126	9,197		1,958	118,443
Colorado	532,745	40,449	2,432	29,168	83,546	26	7,024	695,390
New Mexico	123,899	6,693	835	22,053	9,505		2,409	165,394
Oklahoma	788,955	65,738	2,166	123,465	146,396		14,272	1,140,992
Total Western States	3,102,174	241,893	11,454	336,794	543,638	34	45,974	4,281,961
Washington	972,375	118,230	3,786	109,328	85,972	2,925	22,750	1,315,366
Oregon	704,016	68,193	1,661	48,003	38,036	595	17,677	878,181
California	4,730,805	446,534	23,664	308,714	220,369	33,519	183,542	5,947,147
Idaho	218,740	9,579	452	22,453	5,488		2,231	258,943
Utah	146,510	7,815	501	16,138	25,391		1,785	198,140
Nevada	75,542	4,256	863	12,693	1,650		2,619	97,623
Arizona	182,117	9,460	396	23,150	2,174	390	4,544	222,231
Total Pacific States	7,030,105	664,067	31,323	540,479	379,080	37,429	235,148	8,917,631
Total United States (exclusive of possessions)	44,221,770	4,790,798	166,162	3,551,322	7,004,818	663,648	1,099,341	61,497,859
Alaska (nonmember banks)	17,903	218	2,468	568	90		352	21,599
The Territory of Hawaii (nonmember bank)	79,461	86	34,961	11,032	918	261	2,775	129,494
Virgin Islands of the United States (nonmember bank)	1,110	1	170	771	31		5	2,088
Total possessions (nonmember banks)	98,474	305	37,599	12,371	1,039	261	3,132	153,181
Total United States and possessions	44,320,244	4,791,103	203,761	3,563,693	7,005,857	663,909	1,102,473	61,651,040
New York City (central Reserve city)	6,578,905	812,842	41,517	114,029	1,241,639	537,200	345,481	9,671,613
Chicago (central Reserve city)	2,684,424	400,158	2,399	222,232	881,922	22,551	32,373	4,246,059
Other Reserve cities	17,803,407	2,149,639	61,231	1,557,249	4,068,747	97,694	421,706	26,159,673
Country banks (member banks)	17,155,034	1,428,159	61,015	1,657,812	812,510	6,203	299,781	21,420,514
Possessions (nonmember banks)	98,474	305	37,599	12,371	1,039	261	3,132	153,181

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2	94,485	11,145	298	5,965	3,110		4,699	119,702
New Jersey, District No. 2	668,217	86,067	6,013	82,671	21,510	14	20,580	885,072
Kentucky, District No. 4	165,600	9,446	350	9,362	2,315		1,518	188,591
Pennsylvania, District No. 4	1,527,378	134,722	4,656	55,913	217,911	1,233	12,988	1,954,801
West Virginia, District No. 4	18,450	2,485	200	880	815		264	23,094
Louisiana, District No. 6	461,104	45,067	844	90,826	128,747	8,590	4,967	740,145
Mississippi, District No. 6	83,534	7,881	1,235	18,715	19,504		675	131,544
Tennessee, District No. 6	367,699	37,999	715	47,391	111,623		5,497	570,924
Indiana, District No. 7	659,378	77,850	2,441	111,161	83,851	87	13,287	948,055
Illinois, District No. 7	4,084,699	528,227	5,791	305,573	910,601	22,980	59,558	5,917,429
Michigan, District No. 7	1,115,237	163,040	2,890	107,245	132,110	4,036	22,096	1,546,654
Wisconsin, District No. 7	544,620	93,270	3,303	56,447	116,233	361	14,815	829,049
Missouri, District No. 10	343,996	32,104	336	10,440	242,145	818	6,237	636,076
New Mexico, District No. 10	62,164	4,787	644	17,003	8,445		1,645	94,688
Oklahoma, District No. 10	775,214	65,022	2,157	120,528	146,115		13,967	1,123,003

[1] Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).

by States, Sept. 30, 1946

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
92,440	543	7	207	5		93,202	Maine.
42,951	312	20	89			43,372	New Hampshire.
62,113	181	3	303			62,600	Vermont.
501,696	4,206	75	442	45		506,464	Massachusetts
23,849	285	50	2	300		24,486	Rhode Island.
175,428	1,102	15	74			176,619	Connecticut.
898,477	6,629	170	1,117	350		906,743	Total New England States.
1,565,170	5,890		16,754	1,234	6,800	1,595,848	New York.
961,298	2,270		3,709	33		967,310	New Jersey.
1,804,098	2,711	420	74,452	3,618		1,885,299	Pennsylania.
12,768			9			12,777	Delaware.
166,500	1,615	8	874	3,290		172,287	Maryland.
108,293		25				108,318	District of Columbia.
4,618,127	12,486	453	95,798	8,175	6,800	4,741,839	Total Eastern States.
284,862	5,997	14	6,752	919		298,544	Virginia.
133,778	1,664	30	297	329		136,098	West Virginia.
85,633	2,035	1	106	41		87,816	North Carolina.
49,318	75	7	581	310		50,291	South Carolina.
166,381	1,871	31	60	117		168,460	Georgia.
191,177	1,470	41	13,195	2,000		207,883	Florida.
170,553	620	10	168	865		172,216	Alabama.
43,210	1,385			5		44,600	Mississippi.
184,645	116	59	4,226			189,046	Louisiana.
367,379	6,760	379	36,506	907		411,931	Texas.
55,458	10	18	149	80		55,715	Arkansas.
107,190	1,201	16	669	70		109,146	Kentucky.
258,521	3,999	58	561	4,841		267,980	Tennessee.
2,098,105	27,203	664	63,270	10,484		2,199,726	Total Southern States.
831,004	235	168	45,440	2,579		879,426	Ohio.
364,910	2,092	288	25	3,763		371,078	Indiana.
1,567,455	2,318	102	58,320			1,628,195	Illinois.
775,837	3,923	35	3,336	676		783,807	Michigan.
471,526	1,062	33	656	425		473,702	Wisconsin.
461,144	676	119	1,583	966		464,488	Minnesota.
139,190	2,362	53	23			141,628	Iowa.
208,954	1,165	65	3,934	5		214,123	Missouri.
4,820,020	13,833	863	113,317	8,414		4,956,447	Total Middle Western States.
54,594		5	208			54,807	North Dakota.
41,328	50	3	515			41,896	South Dakota.
100,321	122	24	15	10		100,492	Nebraska.
73,919	1,564	38	6	118		75,645	Kansas.
47,677	2	5	237	5		47,926	Montana.
28,578	150	17	35	50		28,830	Wyoming.
167,539	115	5	166	2,693		170,518	Colorado.
29,229	202	11	5	7		29,454	New Mexico.
83,555	390	94	4,393	2,480		90,912	Oklahoma.
626,740	2,595	202	5,580	5,363		640,480	Total Western States.
470,295	2,830	14		525		473,664	Washington.
335,757	113	15	4,965	155		341,005	Oregon.
3,492,474	11,534	355	90,860	2,194	500	3,597,917	California.
73,662	717	11		105		74,495	Idaho.
58,973	525	20		50		59,568	Utah.
42,775	97		31			42,903	Nevada.
54,236	200	5		5		54,446	Arizona.
4,528,172	16,016	420	95,856	3,034	500	4,643,998	Total Pacific States.
17,589,641	78,762	2,772	374,938	35,820	7,300	18,089,233	Total United States (exclusive of possessions).
6,765		5				6,770	Alaska (nonmember banks).
120,539		10	93			120,642	The Territory of Hawaii (nonmember bank).
1,629			301	17	2	1,949	Virgin Islands of the United States (nonmember bank).
128,933		15	394	17	2	129,361	Total possessions (nonmember banks).
17,718,574	78,762	2,787	375,332	35,837	7,302	18,218,594	Total United States and possessions.
573,192	3,373		9,319	160	6,800	592,844	New York City (central Reserve city).
618,453	2,000		750			621,203	Chicago (central Reserve city).
7,234,620	35,216	649	185,386	21,838	500	7,478,209	Other Reserve cities.
9,163,376	38,173	2,123	179,483	13,822		9,396,977	Country banks (member banks).
128,933		15	394	17	2	129,361	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

52,328		5	7			52,340	Connecticut, District No. 2.
755,564	1,079		2,240	25		758,908	New Jersey, District No. 2.
53,430	5	1	165	45		53,646	Kentucky, District No. 4.
615,803	173	226	19,281	3,410		638,893	Pennsylvania, District No. 4.
12,919		5	286	109		13,319	West Virginia, District No. 4.
155,520	116	54	4,146			159,836	Louisiana, District No. 6.
39,208	1,385			5		40,598	Mississippi, District No. 6.
171,480	3,999	56	545	4,718		180,798	Tennessee, District No. 6.
306,029	2,092	258	12	3,683		312,074	Indiana, District No. 7.
1,429,317	2,308	34	41,461			1,473,120	Illinois, District No. 7.
716,122	3,918	5	3,112	676		723,833	Michigan, District No. 7.
405,077	1,062	28	558	425		407,150	Wisconsin, District No. 7.
64,794	46	12				64,852	Missouri, District No. 10.
24,577	200	11	5			24,793	New Mexico, District No. 10.
82,224	390	94	4,387	2,375		89,470	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, Sept. 30, 1946

[In thousands of dollars]

	District No. 1 (292 banks)	District No. 2 (544 banks)	District No. 3 (561 banks)	District No. 4 (485 banks)	District No. 5 (340 banks)	District No. 6 (272 banks)	District No. 7 (558 banks)	District No. 8 (321 banks)	District No. 9 (348 banks)	District No. 10 (633 banks)	District No. 11 (466 banks)	District No. 12 (188 banks)	Total (5,008 banks)[1]
ASSETS													
Loans and discounts, including overdrafts	1,033,561	3,015,006	769,699	1,081,877	649,540	888,013	2,369,060	617,118	481,001	746,169	1,101,634	3,016,467	15,769,145
United States Government obligations, direct and guaranteed	2,413,747	8,513,749	2,658,677	3,475,630	2,216,754	2,593,883	7,554,895	1,481,432	1,763,444	2,589,784	2,262,885	7,590,097	45,114,977
Obligations of States and political subdivisions	70,550	528,239	122,507	187,320	66,472	243,072	339,779	122,256	56,846	152,418	142,598	634,092	2,666,149
Other bonds, notes, and debentures	99,739	425,745	287,561	254,816	80,311	70,170	327,197	70,969	65,997	92,480	33,254	159,881	1,968,120
Corporate stocks, including stocks of Federal Reserve banks	10,215	43,492	9,685	22,526	5,147	6,979	17,738	4,322	3,587	7,404	6,733	15,620	153,448
Total loans and securities	*3,627,812*	*12,526,231*	*3,848,129*	*5,022,169*	*3,018,224*	*3,802,117*	*10,608,669*	*2,296,097*	*2,370,875*	*3,588,255*	*3,547,104*	*11,416,157*	*65,671,839*
Cash, balances with other banks, including reserve balances, and cash items in process of collection	1,033,155	3,102,114	951,100	1,334,720	998,350	1,281,660	2,995,128	737,271	736,588	1,435,423	1,519,357	2,733,543	18,858,409
Bank premises owned, furniture and fixtures	35,752	101,988	38,952	55,202	28,568	38,450	52,164	15,399	12,491	19,116	35,857	72,277	506,216
Real estate owned other than bank premises	555	1,902	766	35	391	1,057	892	1,161	1	649	2,262	427	10,098
Investments and other assets indirectly representing bank premises or other real estate	599	2,955	370	587	794	2,230	2,661	137	3,975	1,445	5,444	25,178	46,375
Customers' liability on acceptances outstanding	9,273	26,351	5,440	590	812	2,390	3,455	489	84	597	1,150	6,227	56,858
Interest, commissions, rent, and other income earned or accrued but not collected	8,833	30,779	6,202	10,589	3,960	8,150	26,521	3,080	6,045	4,839	3,112	34,930	147,040
Other assets	4,070	10,592	7,755	3,158	4,970	3,633	9,322	1,966	1,018	2,215	2,284	14,136	65,119
Total assets	4,720,049	15,802,912	4,858,714	6,427,050	4,056,069	5,139,687	13,698,812	3,055,600	3,131,077	5,052,539	5,116,570	14,302,875	85,361,954
LIABILITIES													
Demand deposits of individuals, partnerships, and corporations	2,520,799	8,352,551	2,226,056	3,249,316	2,257,677	2,666,124	6,762,273	1,599,208	1,451,267	2,894,789	3,211,605	7,030,105	44,221,770
Time deposits of individuals, partnerships, and corporations	846,149	2,373,062	1,406,797	1,513,156	815,465	894,319	2,995,735	541,440	730,907	541,952	402,487	4,528,172	17,589,641
Deposits of U. S. Government and postal savings	328,135	1,092,195	238,643	369,563	245,258	277,510	936,424	152,047	190,812	251,592	244,489	711,826	5,038,494
Deposits of States and political subdivisions	221,112	378,159	207,906	274,546	178,088	406,599	697,237	170,419	163,876	307,098	284,885	636,335	3,926,260
Deposits of banks	340,093	1,825,256	315,901	399,433	278,697	586,012	1,373,226	381,905	387,391	754,492	649,137	420,043	7,711,586
Other deposits (certified and cashiers' checks, etc.)	51,028	392,793	38,752	51,699	44,560	30,290	114,160	22,962	28,930	45,055	43,964	235,148	1,099,341
Total deposits	4,307,316	14,414,016	4,434,055	5,857,713	3,819,745	4,860,854	12,879,055	2,867,981	2,953,183	4,794,978	4,836,567	13,561,629	79,587,092
Demand deposits	*3,452,913*	*12,006,920*	*2,966,470*	*4,272,429*	*2,979,710*	*3,931,063*	*9,821,250*	*2,302,232*	*2,217,540*	*4,240,378*	*4,389,323*	*8,917,631*	*61,497,859*
Time deposits	*854,403*	*2,407,096*	*1,467,585*	*1,585,284*	*840,035*	*929,791*	*3,057,805*	*565,749*	*735,643*	*554,600*	*447,244*	*4,643,998*	*18,089,233*
Bills payable, rediscounts, and other liabilities for borrowed money	5,630	6,560	1,720	1,757	1,685	4,100	3,370	12,310	4,000	2,645		1,450	45,227
Mortgages or other liens on bank premises and other real estate		10			18	250			33	7		21	339
Acceptances executed by or for account of reporting banks and outstanding	10,871	29,833	6,913	590	812	2,719	3,523	613	84	597	1,150	8,315	66,020
Interest, discount, rent, and other income collected but not earned	3,373	9,847	2,237	2,435	1,709	3,534	7,873	1,573	3,403	1,515	724	12,540	50,763
Interest, taxes, and other expenses accrued and unpaid	17,217	61,790	10,319	18,370	6,937	12,385	41,690	5,752	7,880	7,388	9,230	40,212	239,170
Other liabilities	13,736	188,286	2,491	2,431	5,231	1,409	5,727	1,161	635	644	1,826	30,933	254,510
Total liabilities	4,358,143	14,710,342	4,457,735	5,883,296	3,836,137	4,885,251	12,941,238	2,889,390	2,969,218	4,807,774	4,849,497	13,655,100	80,243,121
CAPITAL ACCOUNTS													
Capital stock (see memoranda below)	117,982	329,578	127,493	190,918	74,590	90,455	275,117	58,925	54,510	82,472	102,023	239,975	1,744,038
Surplus	157,458	528,401	182,148	246,548	90,345	108,843	294,239	64,931	65,239	90,154	103,804	240,640	2,172,750
Undivided profits	61,738	190,516	74,376	65,390	40,483	39,528	114,892	34,511	28,396	55,995	47,618	128,404	881,847
Reserves and retirement account for preferred stock	24,728	44,075	16,962	40,898	14,514	15,610	73,326	7,843	13,714	16,144	13,628	38,756	320,198
Total capital accounts	361,906	1,092,570	400,979	543,754	219,932	254,436	757,574	166,210	161,859	244,765	267,073	647,775	5,118,833
Total liabilities and capital accounts	4,720,049	15,802,912	4,858,714	6,427,050	4,056,069	5,139,687	13,698,812	3,055,600	3,131,077	5,052,539	5,116,570	14,302,875	85,361,954
MEMORANDA													
Par value of capital stock:													
Class A preferred stock	563	9,549	3,442	5,817	418	2,036	11,420	1,362	1,471	493	1,477	3,318	41,366
Class B preferred stock	106	1,711	895			50	65	235	60			12	3,134
Common stock	117,313	318,468	123,156	185,101	74,172	88,369	263,632	57,328	52,979	81,979	100,546	236,645	1,699,688
Total	117,982	329,728	127,493	190,918	74,590	90,455	275,117	58,925	54,510	82,472	102,023	239,975	1,744,188
Retirable value of preferred capital stock:													
Class A preferred stock	577	18,391	5,707	8,617	418	2,090	11,420	1,362	1,471	493	1,935	3,318	55,799
Class B preferred stock	106	2,249	1,495			50	65	245	60			12	4,282
Total	683	20,640	7,202	8,617	418	2,140	11,485	1,607	1,531	493	1,935	3,330	60,081
Pledged assets and securities loaned:													
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	611,117	2,031,993	672,034	909,907	600,440	885,419	1,576,687	375,806	514,219	737,298	740,128	1,900,403	11,555,451
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	2,776	15,544	17,099	21,411	16,142	57,600	3,033	9,175	9,740	51,398	23,703	140,664	368,285
Assets pledged to qualify for exercise of fiduciary or corporate powers and for purposes other than to secure liabilities	3,758	35,441	6,707	4,601	10,213	6,768	17,372	3,314	4,692	3,197	1,450	9,380	106,893
Securities loaned		23,673	1,000	9,950			3,715			5,233			43,571
Total	617,651	2,106,651	696,840	945,869	626,795	949,787	1,600,807	388,295	528,651	797,126	765,281	2,050,447	12,074,200
Secured liabilities:													
Deposits secured by pledged assets pursuant to requirements of law	376,222	1,417,643	399,171	705,440	436,129	682,685	1,276,010	264,460	351,536	559,277	539,107	1,418,272	8,425,952
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	5,630	6,560	1,720	1,757	1,685	4,100	3,370	12,310	4,000	2,645		1,450	45,227
Other liabilities secured by pledged assets						1						5	6
Total	381,852	1,424,203	400,891	707,197	437,814	686,786	1,279,380	276,770	355,536	561,922	539,107	1,419,727	8,471,185

[1] Exclusive of 6 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserve of National Banks, Sept. 30, 1946

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves		Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserve with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
		War loan and Series E bond deposit accounts	Other [1]				Total	Required [2]	Excess [3]		
Central Reserve city banks:											
District No. 2	9,671,613	812,842	636,852	8,221,919	592,844	8,814,763	1,656,983	1,679,954	−22,971	18.80	19.06
District No. 7	4,246,059	400,158	400,572	3,445,329	621,203	4,066,532	734,016	726,338	7,678	18.05	17.86
Reserve city banks:											
District No. 1	1,802,057	175,280	162,365	1,464,412	173,829	1,638,241	310,272	303,312	6,960	18.94	18.51
District No. 2	91,040	6,347	7,681	77,012	38,855	115,867	19,046	17,734	1,312	16.44	15.31
District No. 3	1,426,501	115,584	139,490	1,171,427	146,019	1,317,446	247,610	243,047	4,563	18.79	18.45
District No. 4	2,518,876	220,634	243,566	2,054,676	502,152	2,556,828	458,506	441,064	17,442	17.93	17.25
District No. 5	1,174,839	99,652	134,726	940,461	193,505	1,133,966	213,739	199,702	14,037	18.85	17.61
District No. 6	1,849,678	138,183	238,451	1,473,044	359,964	1,833,008	348,084	316,207	31,877	18.99	17.25
District No. 7	3,173,729	313,988	423,528	2,436,213	1,141,520	3,577,733	568,048	555,734	12,314	15.88	15.53
District No. 8	1,080,216	81,635	139,944	858,637	198,628	1,057,265	196,016	183,645	12,371	18.54	17.37
District No. 9	1,063,776	106,675	158,966	798,135	164,882	963,017	165,640	169,520	−3,880	17.20	17.60
District No. 10	2,354,302	162,465	366,459	1,825,378	297,203	2,122,581	395,722	382,908	12,814	18.64	18.04
District No. 11	2,278,933	150,723	328,706	1,799,504	300,561	2,100,065	405,967	377,934	28,033	19.33	18.00
District No. 12	7,345,726	578,473	709,654	6,057,599	3,961,091	10,018,690	1,434,748	1,449,185	−14,437	14.32	14.46
Country banks:											
District No. 1	1,650,856	139,530	224,543	1,286,783	680,574	1,967,357	244,753	220,984	23,769	12.44	11.23
District No. 2	2,244,267	215,600	269,553	1,759,114	1,775,397	3,534,511	393,204	352,800	40,404	11.12	9.98
District No. 3	1,539,969	115,531	198,713	1,225,725	1,321,566	2,547,291	291,983	250,895	41,088	11.46	9.85
District No. 4	1,753,553	138,490	243,156	1,371,907	1,083,132	2,455,039	294,807	257,055	37,752	12.01	10.47
District No. 5	1,804,871	119,472	307,224	1,378,175	646,530	2,024,705	264,455	231,736	32,719	13.06	11.45
District No. 6	2,081,385	120,108	314,539	1,646,738	569,827	2,216,565	302,727	264,733	37,994	13.66	11.94
District No. 7	2,401,462	194,345	333,200	1,873,917	1,295,082	3,168,999	389,733	340,053	49,680	12.30	10.73
District No. 8	1,222,016	63,962	191,001	967,053	367,121	1,334,174	173,158	157,415	15,743	12.98	11.80
District No. 9	1,153,764	79,374	193,110	881,280	570,761	1,452,041	187,819	157,625	30,194	12.93	10.86
District No. 10	1,886,076	76,705	359,773	1,449,598	257,397	1,706,995	258,208	218,388	39,820	15.13	12.79
District No. 11	2,110,390	79,448	443,975	1,586,967	146,683	1,733,650	278,028	230,976	47,052	16.04	13.32
District No. 12	1,571,905	85,594	210,269	1,276,042	682,907	1,958,949	239,129	219,620	19,509	12.21	11.21
All member national banks:											
District No. 1	3,452,913	314,810	386,908	2,751,195	854,403	3,605,598	555,025	524,296	30,729	15.39	14.54
District No. 2	12,006,920	1,034,789	914,086	10,058,045	2,407,096	12,465,141	2,069,233	2,050,488	18,745	16.60	16.45
District No. 3	2,966,470	231,115	338,203	2,397,152	1,467,585	3,864,737	539,593	493,942	45,651	13.96	12.78
District No. 4	4,272,429	359,124	486,722	3,426,583	1,585,284	5,011,867	753,313	698,119	55,194	15.03	13.93
District No. 5	2,979,710	219,124	441,950	2,318,636	840,035	3,158,671	478,194	431,438	46,756	15.14	13.66
District No. 6	3,931,063	258,291	552,990	3,119,782	929,791	4,049,573	650,811	580,940	69,871	16.07	14.35
District No. 7	9,821,250	908,491	1,157,300	7,755,459	3,057,805	10,813,264	1,691,797	1,622,125	69,672	15.65	15.00
District No. 8	2,302,232	145,597	330,945	1,825,690	565,749	2,391,439	369,174	341,060	28,114	15.44	14.26
District No. 9	2,217,540	186,049	352,076	1,679,415	735,643	2,415,058	353,459	327,145	26,314	14.64	13.55
District No. 10	4,240,378	239,170	726,232	3,274,976	554,600	3,829,576	653,930	601,296	52,634	17.08	15.70
District No. 11	4,389,323	230,171	772,681	3,386,471	447,244	3,833,715	683,995	608,910	75,085	17.84	15.88
District No. 12	8,917,631	664,067	919,923	7,333,641	4,643,998	11,977,639	1,673,877	1,668,805	5,072	13.98	13.93
Total, central Reserve city banks	13,917,672	1,213,000	1,037,424	11,667,248	1,214,047	12,881,295	2,390,999	2,406,292	−15,293	18.56	18.68
Total, Reserve city banks	26,159,673	2,149,639	3,053,536	20,956,498	7,478,209	28,434,707	4,763,398	4,639,992	123,406	16.75	16.32
Total, country banks	21,420,514	1,428,159	3,289,056	16,703,299	9,396,977	26,100,276	3,318,004	2,902,280	415,724	12.71	11.12
Total, all member national banks	61,497,859	4,790,798	7,380,016	49,327,045	18,089,233	67,416,278	10,472,401	9,948,564	523,837	15.53	14.76
GEOGRAPHICAL SECTIONS											
New England States	3,572,615	325,955	399,875	2,846,785	906,743	3,753,528	570,750	540,819	29,931	15.21	14.41
Eastern States	17,884,025	1,475,936	1,552,396	14,855,693	4,741,839	19,597,532	3,147,185	3,046,411	100,774	16.06	15.54
Southern States	11,390,469	682,824	1,808,000	8,899,645	2,199,726	11,099,371	1,809,242	1,614,229	195,013	16.30	14.54
Middle Western States	15,451,158	1,400,123	1,972,646	12,078,389	4,956,447	17,034,836	2,614,733	2,491,234	123,499	15.35	14.62
Western States	4,281,961	241,893	727,176	3,312,892	640,480	3,953,372	656,614	587,066	69,548	16.61	14.85
Pacific States	8,917,631	664,067	919,923	7,333,641	4,643,998	11,977,639	1,673,877	1,668,805	5,072	13.98	13.93
Total, all member national banks	61,497,859	4,790,798	7,380,016	49,327,045	18,089,233	67,416,278	10,472,401	9,948,564	523,837	15.53	14.76
Nonmember national banks (in possessions)	[4] 148,749	305	----------	148,444	129,361	277,805	[5] 41,362	41,670	−308	14.89	15.00
Total, all national banks	61,646,608	4,791,103	7,380,016	49,475,489	18,218,594	67,694,083	10,513,763	9,990,234	523,529	15.53	14.76

[1] Demand balances with domestic banks (except reciprocal balances) and balances with private banks and American branches of foreign banks, plus cash items in process of collection. The difference between the figures shown in this column and the figures shown against the corresponding captions under "Assets" of member banks is accounted for by an excess of allowable deductions over gross demand deposits at a few banks.

[2] Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits, 6 percent for all member banks; net demand deposits, 20 percent for Central Reserve city banks, 20 percent for Reserve city banks, and 14 percent for country banks.

[3] Deficiencies in reserves indicated by a minus (−) sign.

[4] Demand deposits, including deposits of other banks reported by banks having excess of amounts due to banks over amounts due from banks, exclusive of reserve with approved national banking associations as shown by individual bank reports.

[5] The cash in vault and reserve with approved national banking associations.

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